

ROB SALTZMAN, ESQUIRE
PLUESE, BECKER & SALTZMAN, LLC
Attorneys At Law
RS1765
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
telephone: (856) 813-1700
telecopier: (856) 813-1720
e-mail: rsaltzman@pbslaw.org
Attorneys for the Mortgagee
091201R

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In re: : **CASE NO. 20-10377-SLM**
Ronald S. Rovito : **CHAPTER 7**
DEBTOR : **CERTIFICATION OF MORTGAGEE
IN SUPPORT OF
MOTION TO VACATE STAY**

I, Chastity Wilson, hereby certify as follows:

1. I am an authorized representative of the Mortgagee, Nationstar Mortgage LLC d/b/a Mr. Cooper, holder of a first purchase money mortgage on the property of the Debtor located at 175 Paris Avenue, Northvale, NJ 07647, and I am familiar with the within matter.

2. The instant Petition of Debtor was filed on January 09, 2020.

3. a. The regular monthly mortgage payment, including taxes and insurance,

May 01, 2016 is: \$2,708.99

4. The last paid installment made by the Debtor was applied to the April 01, 2016 **contractual** payment; no further payments have been received to the Mortgagee's knowledge as of the date hereof.

5. The total amount of delinquency is \$121,904.55. This amount is computed in the following manner:

Total pymt./mo. (\$2,708.99) X No. mos. in arrears (45)

6. Attached hereto are copies of the mortgage, bond, and any assignments.

7. The information contained in this certification is current as to payments received on or before the date of execution of this Certification. Inquiries regarding the number, date, amount and application of payments may be made to the Mortgagee's local counsel or the Mortgagee.

8. The Mortgagee's records reflect that the total amount due on the said mortgage contract is computed as follows

a.	Unpaid principal:	\$430,480.11
b.	Accrued Interest:	\$69,610.38
c.	Unpaid Late Charges from ____, D/Default:	\$0.00
d.	Recoverable Balance:	\$7,478.26
e.	Escrow Advances: including Taxes, Insurance premiums, periodic post-default property inspections	\$40,790.83
f.	Unearned Interest	\$0.00
g.	Per Diem interest:	\$0.00
h.	Any other charges:	\$0.00
i.	Suspense/Unapplied Funds balance	\$0.00
	Total Due:	\$548,359.58

The foregoing calculations do not constitute a demand for immediate payment and are included herein pursuant to Local Rule 3 for the Court's information as applicable. The foregoing calculations constitute the amounts due on the mortgage contract as of the date hereof on the hypothetical assumptions that no Bankruptcy Petition has been filed and that no Judgment in foreclosure has been entered. Questions regarding or objections to the foregoing calculations may be made to the Mortgagee's local counsel identified at the top of the first page of this Certification or to the Mortgagee directly.

9. This property has been valued at \$349,900.00.

10. A liquidation analysis of the Debtor's property subject to the lien of Movant's mortgage is as follows:

Fair market value	\$349,900.00
10% cost of sale	(\$34,990.00)
Unpaid property taxes (if applicable)	(\$0.00)
Tax sale Certificates (if applicable)	(\$0.00)
Amounts due on Movant's Mortgage	(\$548,359.58)
Federal tax liens (if applicable)	(\$0.00)
State tax liens (if applicable)	(\$0.00)
Debtor's exemption(s)	(\$0.00)
Net Equity	<\$233,449.58>

11. By reason of the foregoing, Movant respectfully submits that its security interest is inadequately protected and that there is minimal or no equity in the mortgaged property available to the Debtor or the Debtor's Bankruptcy estate. In addition, the security interest of the Mortgagee in the subject property may be jeopardized as a result of arrears, taxes, or depreciation.

12. Foreclosure proceedings had not commenced when the instant Petition in bankruptcy was filed, captioned Federal National Mortgage Association v. Ronald Rovito, et al. Docket No. F-031177-16. At the time of the filing of Debtor's instant Petition, the status of Movant's Foreclosure action was as follows: Sheriff's Sale Pending.

13. As a result of the foregoing, other matters of record, the duration and extent of the Debtor's, delinquency, the prejudice and expense already incurred. Movant respectfully requests that any relief from or modification of the Automatic Stay granted herein be immediately effective, pursuant to Federal Rule of Bankruptcy Procedure 4001 (a) (3).

I hereby certify that the foregoing statements are true and correct to the best of my knowledge, information, and belief. I am aware that if any of the foregoing statements are wilfully false, I am subject to punishment.

DATED: *February 3, 2020*

Chastity Wilson

Chastity Wilson
Assistant Secretary of Nationstar Mortgage LLC
d/b/a Mr. Cooper
Affiant

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(C)

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
Attorneys at Law
RS1765
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
telephone: (856) 813-1700
telecopier: (856) 813-1720
e-mail: rsaltzman@pbslaw.org
Attorneys' for the Mortgagee
File No. 091201B

In Re:

Ronald S. Rovito

Case No.: 20-10377-SLM

Chapter 7

Hearing date: March 03, 2020

Judge: Stacey L. Meisel

**CERTIFICATION RE CALCULATION OF AMOUNTS DUE
NOTE AND MORTGAGE DATED JANUARY 26, 2005**

Chastity Wilson of full age, employed as Assistant Secretary by
Nationstar Mortgage LLC d/b/a Mr. Cooper, hereby certifies the following information:

Recorded on March 02, 2005, in Bergen County, in Book 14177 at Page 435

Property Address: 175 Paris Avenue, Northvale, NJ 07647

Mortgage Holder: Nationstar Mortgage LLC d/b/a Mr. Cooper

I. PAYOFF STATEMENT

Unpaid Principal Balance.....	\$430,480.11
Interest from 04/01/2016 to 01/21/2020.....	\$69,610.38
(Interest rate = 4.25% per year)	
Late Charges.....	\$0.00
Recoverable Balance.....	\$7,478.26
Advances through _____ for:	

Escrow Advances.....	\$40,790.83
Insurance Premiums.....	\$0.00
M.I.P.....	\$0.00

Interest on advances from _____ to _____	\$0.00
Other Charges (specify).....	\$0.00
Less unearned interest.....	(\$0.00)

TOTAL DUE AS OF 01 / 21 / 2020\$548,359.58

II. EQUITY ANALYSIS (When appropriate)

Estimate fair market value of real estate (as of January 31, 2020)\$349,900.00*

Liens on the real estate:

1. Real estate taxes as of _____ \$0.00
2. First Mortgage
as of 01/21/2020.....(\$548,359.58)
3. Second Mortgage *February 3, 2020*
as of _____ \$0.00
4. Other (specify on separate exhibit) \$0.00
10% Cost.....(\$34,990.00)
Debtor's Exemption..... \$0.00

TOTAL LIENS.....(\$583,349.58).....(\$233,449.58)

APPARENT EQUITY AS OF 01 / 31 / 2020 \$0.00 **

* Source: Realtor.com (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

** If negative, insert zero (0).

I certify under penalty of perjury that the foregoing is true and correct.

February 3, 2020

Date of signature

Chastity Wilson

Signature
Chastity Wilson
Assistant Secretary of Nationstar Mortgage LLC
d/b/a Mr. Cooper
Affiant